

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Christian S. Bowes,  
Christina A. Bowes,

Debtors.

Case No. 17-23163-TPA

Chapter 13

Christian S. Bowes,  
Christina A. Bowes,

Movants,

v.

Ditech Financial, LLC,

Respondent.

Related to Document No. 26

**LOSS MITIGATION ORDER**

A ***Motion for Loss Mitigation*** was filed by Christian S. Bowes and Christina A. Bowes on October 2, 2017. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

***AND NOW***, this 23rd day of October, 2017, it is hereby ***ORDERED*** that:

(1) The following parties are directed to participate in the Court's ***Loss Mitigation Program (LMP)*** as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtor: Christian S. Bowes and Christina A. Bowes

Creditor: Ditech Financial, LLC

(2) ***During the Loss Mitigation Period***, the Debtors shall make (or cause to be made) adequate protection payments in the amount of \$ 456.48 per month to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) ***Within fourteen (14) days from the entry of this Order***, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.


(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtors' review, pursuant to *W.P.A.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, the Debtors shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) ***Ninety (90) days from the entry of this Order***, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) ***Within seven (7) days of the termination of the Loss Mitigation Period***, the Debtors shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtors shall ***immediately*** serve a copy of this Order on Creditor and file a certificate of service evidencing same.

  
United States Bankruptcy Judge <sup>jl</sup>m

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Christian S. Bowes  
Christina A. Bowes  
Debtors

Case No. 17-23163-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2017.  
db/jdb +Christian S. Bowes, Christina A. Bowes, 759 Mary Street, Mc Kees Rocks, PA 15136-3430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com  
Brian C. Thompson on behalf of Debtor Christian S. Bowes bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com; LMichaels@thompsonattorney.com; jwrzosek@thompsonattorney.com; ryandrli  
c@thompsonattorney.com; bthompson@ecf.courtdrive.com; jgorze@thompsonattorney.com  
Brian C. Thompson on behalf of Joint Debtor Christina A. Bowes bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com; LMichaels@thompsonattorney.com; jwrzosek@thompsonattorney.com; ryandrli  
c@thompsonattorney.com; bthompson@ecf.courtdrive.com; jgorze@thompsonattorney.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of McKees Rock & Sto-Rox School District  
jhunt@grblaw.com, cnoroski@grblaw.com  
Joseph Jasper Swartz on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8